



ZAMFARA STATE OF NIGERIA

ZAMFARA GEOGRAPHIC INFORMATION SYSTEM (ZAGIS)

ADDRESS: ZAGIS Office, Olusegun Obasanjo Drive, J.B. Yakubu Secretariat, Gusau, Zamfara State

DEED OF MORTGAGE REGISTRATION GUIDELINES

In accordance with the provisions of the Land Use Act, the Zamfara State Geographic Information System Law No. 6 of 2019 and the Zamfara State Land Use Regulations. For any person to apply for the registration of a Deed of Mortgage over land or property in Zamfara State, he shall:

1. Obtain the Consent to Mortgage Application Form at:

The ZAGIS Customer Service Centre, ZAGIS Office, Olusegun Obasanjo Drive, J.B. Yakubu Secretariat, Gusau, Zamfara State.

Phone: 08164955886; Email: info@zagis.org

Or

Obtain the application form online at: <https://portal.zagis.org/> and www.zamfara.gov.ng

All application forms are free. Fill the form completely and accurately. Leave NO section unanswered.

2. Prepare and execute the Deed of Legal Mortgage. The Deed of Legal Mortgage shall be drafted by the legal team of the lender (mortgagee) and shall formally tie the property, with its Certificate of Occupancy or Right of Occupancy, to the loan facility. The borrower (mortgagor), the lender and their respective witnesses shall sign and execute the copies of the Deed.
3. Apply for the Governor's Consent to Mortgage. In accordance with Section 22 of the Land Use Act, any alienation of an interest in land, including a mortgage, requires the consent of the Governor. The application for Consent to Mortgage shall be submitted at the ZAGIS Customer Service Centre in Gusau or through the ZAGIS Online Portal (<https://portal.zagis.org/>)
4. Application and charting fees shall be paid through the Zamfara State Treasury Single Account (TSA) platform, with invoices generated from payzamfara.com. Please refer to the Costing schedule attached to these guidelines. All payments shall be in accordance with the approved ZAGIS charges.
5. ZAGIS shall review the root title to ensure that the property is free from prior disputes, government acquisitions and unresolved encumbrances. Once the title is cleared, the documentation shall be forwarded for the Governor's official endorsement.
6. Once the Governor's Consent has been secured, the executed Deed of Mortgage shall be presented for stamp duty assessment and stamping at the relevant tax authority (Federal or State Internal Revenue Service, as applicable). The stamp duty payable is a percentage of the mortgage sum. Unstamped deeds are not admissible as evidence in a court of law.
7. To perfect the mortgage, register the Deed at ZAGIS. Registration gives notice to the public and establishes the lender's priority over the collateral. Submit the following documents to the

ZAGIS Customer Service Centre, ZAGIS Office, Olusegun Obasanjo Drive, J.B. Yakubu Secretariat, Gusau, Zamfara State:

- i. Four (4) original, stamped copies of the Deed of Mortgage.
 - ii. The original Certificate of Occupancy (C of O) or Right of Occupancy (R of O).
 - iii. The official letter of the Governor's Consent.
 - iv. Evidence of payment of registration fees to the ZAGIS account.
 - v. Clearance of current and historical ground rents.
8. Upon submission of your application, applicants will be provided a unique Application Reference Number and an Acknowledgement Letter that contains the file number of the application.
 9. ZAGIS is committed to a 30 working days processing period for all applications after all fees and charges are paid.
 10. Upon registration, ZAGIS shall update its digital land archive to reflect the bank or lender as an encumbrance holder on the property. One copy of the Deed shall be kept in the ZAGIS registry archives, and the remaining perfected originals shall be handed back to the lender.
 11. Successful applicants will be notified within three working days by phone and/or through the email address provided after their registered Deed of Mortgage has been processed in line with item 9 of these guidelines and is ready for collection. All collections shall be at the ZAGIS Office within the hours of 9 am and 4 pm, Monday to Friday (excluding public holidays).
 12. If an applicant has not received notification after five working days following the expiry of the processing period, he should contact the ZAGIS Customer Service Centre located at Olusegun Obasanjo Drive, J.B. Yakubu Secretariat, Gusau, Zamfara State.
 13. For further information, contact the Zamfara Geographic Information System (ZAGIS), Phone: 08164955886 within the hours of 9 am and 4 pm, Monday to Friday (excluding public holidays); Email: info@zagis.org or visit our office at Olusegun Obasanjo Drive, J.B. Yakubu Secretariat, Gusau, Zamfara State.

Signed:
Executive Secretary,
Zamfara Geographic Information System (ZAGIS)
November 2024

COSTING

Deed of Mortgage Registration

S/No	Service	Amount	Remarks
1.	Application (Consent to Mortgage) and Charting Fees	₦5000 - ₦20,000	Payable through the Zamfara State TSA platform
2.	Registration of Deed of Mortgage	• Zone A (Gusau Metropolis): ₦40,000 • Zone B (Talata Mafara, Kaura Namoda, Gummi, Tsafe, Shinkafi): ₦30,000 • Zone C (Anka, Bakura, Bukkuyum, Maru, Zurmi, etc.): ₦25,000	Payable to the ZAGIS account
3.	Stamp Duty on the Deed of Mortgage	As assessed 2.5% of the assessed asset or mortgage value	Assessed as a percentage of the mortgage sum by the relevant tax authority
4.	Others		Charged as per the approved ZAGIS schedule of charges